WHAT IS CLAIMED IS:

1.A method for at least one consumer to exchange points issued by various sources comprising the steps of:

accessing a first server,

displaying an exchange rate of points between said consumer's points and at least one other form of points,

allowing said consumer to select which points they wish to convert said consumer's points into of any points available by use of said first server,

allowing said consumer to inform said first server of said consumer's decision to convert said consumer's points to said points available,

allowing said consumer to input any identifying information that consumer uses said consumer's points,

allowing said consumer to provide information that said consumer wishes to use as identifying information in relation to said points available,

converting said points of said consumer to points that said available points based on said exchange rate, and

providing said consumer with said available points.

2.The method of claim 1, wherein the step of converting further comprises:

forming a communication link between said first server and a second server which issued said consumer's points,

forming a communication link between said first server and a third server which issued or can issue points which said consumer seeks,

communicating to second server said identifying information of said points,

allowing said second server to assign ownership of said consumer points to said first server,

communicating from said first server to said third server a request to assign said sought points for use in relation to said third server,

communicating from said first server to said third server a request to

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record said new identifying information in assigning said
available points, and

receiving from said third server confirmation that said
available points have been assigned in the event that
assignment is successfully carried out.

3. The method of claim 1, wherein points comprise points
purchased using a credit card.

4. The method of claim 1, wherein points comprise mileage.

5. The method of claim 1, wherein points comprise units
for payment of pre-paid access to network sites.

6. The method of claim 1, wherein said accessing step is
conducted via a network.

7. The method of claim 1, wherein said accessing step is
conducted via the Internet.

8. The method of claim 1, wherein further comprising the
steps of:

providing points with time limitations on their use and

erasing information of ownership of said points with time
limitations upon expiration of said time limitation.

9. A system for exchanging points comprising:

at least one server from which a point transaction can
occur which is connected to a communication network said
one server having access to a memory,

at least one second server capable of use in issuing,
recording and communicating information on consumer's
points said second server having access to a second memory,

at least one third server capable of use in issuing,
recording and communicating information on said consumer's
points said third server having access to a third memory,

at least one terminal computer connected to a
communication network and capable of sending and receiving
information,

wherein a communication link is formed between said
terminal computer

and said first server, said terminal computer can be used
to input information on said consumer points, said first

server in response indicates the kinds and amounts of points available to consumer, consumer can then indicate which points they wish to convert their points to and provide information for use in identifying said consumer points as being those of said consumer, said first server then forming a communication link with and communicating with said second server and said third server to exchange said consumer points to issued points of said third server.

10. The system of claim 9 further comprising:

said first memory comprising at least one database to and from which points issuance related information can be recorded and retrieved for said one server,

said second memory comprising at least one second database to and from which points issuance related information can be recorded and retrieved for said second server, and

said third memory comprising at least one third database to and from which points issuance related information can be recorded and retrieved for said third server

wherein communication links between each respective database and

each respective server are utilized to confirm, assign and record said consumer points as required to exchange points.

11. The system of claim 9 further comprising:

at least one database at which points are stored in the form of mileage.

12. The system of claim 9 further comprising:

at least one server which assists in issuing of points in exchange for payment by credit card.

13. The system of claim 9 further comprising:

at least one server and at least one database which issue points with time limitation on their use and ownership of said points with time limitations is erased upon expiration of said time limitation.

14. The system of claim 9 further comprising:

at least one server and at least one database which can issue points of different classes and different names.

15. A point card dispatched with points recorded on an information recording medium or on a prepaid card including an information recording medium, said points being exchanged in a point exchange system wherein at least one consumer exchanges points issued by a variety of sources, said point card comprising:

first information recorded on said information recording medium; and

URL information unique to said first information, previously recorded together with said first information,

wherein service points are added to a number of points previously allocated to said card itself when said consumer browses said first information when said information recording medium is read and accesses a server corresponding to said URL information.

16. A point card according to claim 15, wherein:

said first information includes a plurality of different types of second information pieces,

wherein said service points provide different numbers of points in accordance with a plurality of said second information pieces.

17. A point card according to claim 15, wherein:

said first information is advertisement information.

18. A point card according to claim 15, wherein:

said first information is questionnaire information.

19. A point card which has points issued by a source recorded on an information recording medium or on a prepaid card including an information recording medium, said point card comprising:

first information recorded on said information recording medium; and

URL information unique to said first information, previously recorded together with said first information,

wherein service points are added to a number of points

previously allocated to said card itself when said consumer browses said first information when said information recording medium is read and accesses a server corresponding to said URL information.

20. A point card according to claim 19, wherein said server corresponding to said URL information is a server in a point exchange system wherein at least one consumer exchanges points issued by a variety of sources.

21. A point card according to claim 20, wherein:

said URL information is complicated information which describes directory information at a lower hierarchical level that cannot be accessed by a consumer who is unaware of said URL information.

22. A point card according to claim 20, wherein:

said server comprises means for adding the number of card points of said user as a predetermined number of service points based on said URL information entered from a user terminal.

23. A point card dispatched with points recorded on an information recording medium or on a prepaid card including an information recording medium, said points being exchanged in a point exchange system wherein at least one consumer exchanges points issued by a variety of sources, said point card comprising:

advertisement information recorded on said information recording medium;

URL information unique to said advertisement information, previously recorded together with said advertisement information; and

program information for prompting said consumer to browse said advertisement information when said information recording medium is read, and for adding service points to a number of points previously allocated to said card itself when said consumer accesses a server corresponding to said URL information.

24. A point card dispatched with points recorded on an

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information recording medium or on a prepaid card including
an information recording medium, said points being
exchanged in a point exchange system wherein at least one
consumer exchanges points issued by a variety of sources,
said point card comprising:

  questionnaire information recorded on said information
recording medium;

  URL information unique to said questionnaire information,
previously recorded together with said questionnaire
information; and

  program information for prompting said consumer to browse
said questionnaire information when said information
recording medium is read, and for transmitting replay
information for said questionnaire information to said
server and adding service points to a number of points
previously allocated to said card itself when said consumer
accesses a server corresponding to said URL information.

  25. A point card dispatched with points recorded on an
information recording medium or on a prepaid card including
an information recording medium, said points being
exchanged in a point exchange system wherein at least one
consumer exchanges points issued by a variety of sources,
said point card comprising:

  advertisement information recorded on said information
recording medium;

  first independent URL information unique to said
advertisement information, previously recorded together
with said advertisement information;

  questionnaire information recorded on said information
recording medium;

  second independent URL information unique to said
questionnaire information, previously recorded together
with said questionnaire information; and

  program information for prompting said consumer to browse
either one or both of said advertisement information and
said questionnaire information when said information

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recording medium is read, for adding first service points to a number of points previously allocated to said card itself when said consumer accesses a server corresponding to said first URL information, and for adding second service points to the number of points previously allocated to said card itself when said consumer accesses a server corresponding to said second URL information.

26.An information recording medium having recorded thereon a program for providing a point exchange service for allowing at least one consumer to exchange points issued by a variety of sources, said information recording medium comprising:

program information for prompting said consumer to access a first server which provides said point exchange service using a terminal;

program information for displaying an exchange rate between said consumer's points and at least one type of points in another form;

program information for prompting said consumer to select points which said consumer wants to exchange from available points using said first server;

program information for prompting said consumer to notify a decision that said consumer exchanges said consumer's points to said available points for said first server;

program information for prompting said consumer to enter authentication information indicating that said consumer utilizes said consumer's points;

program information for converting said consumer's points to said available points based on said exchange rate; and

program information for providing said consumer with said available points.

27. An information recording medium according to claim 26, further comprising:

program information for establishing a communication link between said first server and a second server which has issued points of an enterprise;

program information for establishing a communication link between said first server and a third server which issues points requested by said consumer or which can issue the points;

program information for transmitting authentication information for said points to said second server;

program information for allowing said second server to assign ownership of said consumer's points to said first server;

program information for transmitting a request for assigning requested points from said first server to said third server;

program information for transmitting a request for recording said novel authentication information when said available points are assigned from said first server to said third server; and

program information initiated when the assignment has been executed without problem to receive from said third server a confirmation that the available points have been assigned.